



## ***LATEST NEWS FROM THE FINANCE DIVISION:***

### **LATEST SBA NOTICES**

**SBA Information Notice #5000-922** -- Assigning Appropriate Maturities for 7(a) Loans Based on the Use of Proceeds. The purpose of this notice is to remind lenders that the use of proceeds determines the appropriate maturity for a SBA Guaranteed Loan. For complete details, visit our website at <http://www.sba.gov/banking/indexnoticesfy04.html>

**SBA Information Notice #5000-923** -- Reminder to Cancel Undisbursed Loans. The purpose of this notice is to remind lenders of the procedures for canceling loans that the lenders have determined will not be disbursed. For complete details, visit our website at <http://www.sba.gov/banking/indexnoticesfy04.html>

### **LENDERS' TRAINING**

- The North Florida District Office will be conducting "free" training at its office on August 25, 2004, for **Lenders Only** on **SBAEXPRESS**, the fastest growing program for SBA nationwide and North Florida. The time for the class is 9:30 am until 11:30 am. Register on line at <http://www.sba.gov/fl/north>.
- The North Florida District office will be conducting "free" training for **Lenders Only** at its office on September 14<sup>th</sup> and 15<sup>th</sup>, 2004. Training encompasses regular 7(a), LowDoc, SBAExpress and 504 loan programs. It includes a full day class on loan processing policies and procedures and a half day of loan closing, servicing and liquidation. Time for classes is 8:30am until 4:00pm. To register, contact Rosalind Bryant by e-mail at: [rosalind.bryant@sba.gov](mailto:rosalind.bryant@sba.gov).

**The National Lender Guide** is now available on SBA's website at [www.sba.gov/banking](http://www.sba.gov/banking). The guide covers loan processing, closing, servicing, liquidation/Litigation, Guaranty Purchases and Lender Oversight.

SBA North Florida District Office: 7825 Baymeadows Way, Suite 100B, Jacksonville, FL 32256-7504  
Ph: (904) 443-1900 Fax: (904) 443-1980 **Website:** <http://www.sba.gov/fl/north/>

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# Loan Reports For North Florida as of June 30, 2004

## *Top 11 7(a) Lenders by Number of Loans Made for FY 2004 As of June 30, 2004*

BANK OF AMERICA, NATIONAL ASSOCIATION	315	\$ 9,204,600.00
CAPITAL ONE, FEDERAL SAVINGS BANK	86	\$ 4,200,000.00
INNOVATIVE BANK	86	\$ 601,000.00
BANCO POPULAR NORTH AMERICA	57	\$ 12,551,300.00
CIT SMALL BUSINESS LENDING CORPORATION	48	\$ 22,189,600.00
FIRST COAST COMMUNITY BANK	27	\$ 9,143,500.00
WACHOVIA SBA LENDING, INC.	26	\$ 9,627,100.00
BANKFIRST	22	\$ 5,586,000.00
BUSINESS LOAN CENTER, LLC	16	\$ 8,112,600.00
COMERICA BANK	14	\$ 7,249,000.00
CENTERBANK OF JACKSONVILLE, N.A.	14	\$ 1,643,413.00

## *504 Lenders by Number of Loans Made for FY 2004 As of June 30, 2004*

Lender	No. of Loans	Dollars
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	50	\$20,434,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	34	\$13,948,000.00
JACKSONVILLE ECONOMIC DEVELOPMENT COMPANY, INC.	31	\$ 7,470,000.00
BUSINESS DEVELOPMENT CORPORATION OF NORTHEAST FLORIDA, INC.	13	\$ 5,732,000.00
GULFCOAST BUSINESS FINANCE, INC.	2	\$ 631,000.00
Total:	130	\$48,215,000.00

**North Florida District Office**  
**Loan Activity by County for FY 2004**  
*As of June 30, 2004*

<b>SMALL BUSINESS ADMINISTRATION</b> <b>NORTH FLORIDA DISTRICT OFFICE</b> <b>Activity by County for FY 2004</b>		
As of June 30, 2004		
County	Number of Loans	Dollar Amount
ALACHUA	28	\$ 3,393,000.00
BAKER	4	\$ 1,128,000.00
BAY	18	\$ 3,596,800.00
BRADFORD	2	\$ 222,400.00
CALHOUN	1	\$ 18,000.00
CITRUS	12	\$ 943,400.00
CLAY	21	\$ 4,837,800.00
COLUMBIA	9	\$ 1,926,500.00
DUVAL	179	\$ 29,262,353.00
ESCAMBIA	43	\$ 10,098,100.00
FLAGLER	19	\$ 1,146,200.00
FRANKLIN	1	\$ 15,000.00
GADSDEN	3	\$ 532,000.00
HAMILTON	1	\$ 140,000.00
HERNANDO	23	\$ 2,918,800.00
HOLMES	1	\$ 50,000.00
JACKSON	1	\$ 236,000.00
LAKE	34	\$ 5,443,900.00
LEON	32	\$ 6,406,000.00
LEVY	5	\$ 856,000.00
MARION	16	\$ 3,625,000.00
NASSAU	27	\$ 7,932,900.00
OKALOOSA	15	\$ 3,952,900.00
ORANGE	314	\$ 60,494,750.00
PUTNAM	5	\$ 695,000.00
SANTA ROSA	9	\$ 1,418,000.00
SEMINOLE	102	\$ 17,177,100.00
ST. JOHNS	39	\$ 9,834,000.00
SUMTER	4	\$ 1,396,000.00
SUWANNEE	4	\$ 363,000.00
TAYLOR	3	\$ 715,600.00
VOLUSIA	57	\$ 10,127,700.00
WAKULLA	1	\$ 5,000.00
WALTON	5	\$ 1,055,000.00
WASHINGTON	2	\$ 671,000.00
TOTAL:	1,040	\$ 192,633,203.00